REMARKS:

1.   In response to the Office Action mailed 04/04/2008, the applicants hereby amend their application.

2.   Claims 1-14 are pending. The applicants hereby amend claims 1-5, 8-10 and 13-14.

3.   Claims 1-11 were rejected under section 102 as being unpatentable over Bishop et al., US 2005/0187883 A1 ("Bishop"). With respect to the claims as amended and in their present form, as explained below, these rejections are traversed.

4.   Regarding claim 1, the present claimed invention includes, "_examining by an application stored on an internet terminal, an Internet page opened on a display screen of the terminal to determine at least one standard that the Internet page supports_, responsive to the examining, _determining that a standard according to a wallet program of the terminal is among the at least one supported standard_", claim 1, emphasis added.   See, for example, the originally-filed application, page 2, lines 18-27, where it is stated "as soon as the user of a terminal opens a web page on the display of his/her terminal, it is automatically checked whether that web page supports the standard associated with the wallet program used at the terminal", emphasis added.

In contrast, Bishop does NOT examine which standards the opened internet web page supports, but instead "the activator application ... compares ... the present URL against the list of supported URLs obtained from the remote server in [a previous step]", see Bishop, paragraph 0086. It is noted that, since this list of supported URL's is pre-existing, it is thus potentially old, stale and incorrect and incomplete with respect to the currently-open web page. As such, Bishop could give wrong results. In contrast, the current invention claimed in claim 1 always performs a new and fresh examination of which standards the opened web page supports. This fresh determination of the current invention is an important improvement and offers a substantial advantage over the prior art of Bishop.

Moreover, the Office Action at page 6, third sentence, concedes that Bishop merely examines a pre-existing list of supported URLs and thus does NOT perform a new, fresh, and "automatic" examination upon the opening of the web page, as

described above in connection with claim 1.

In summary, as Bishop does NOT satisfy the foregoing claimed "examining", it is asserted that claim 1 distinguishes over Bishop, and thus is allowable over Bishop.

5.   Claims 2-3 are dependent on claim 1. As a result, these dependent claims 2-3 are allowable at least on the grounds that their common parent claim 1 is allowable.

6.   Regarding claim 4, this claim recites similar language discussed above for claim 1, that is, the claimed invention includes an application *"configured to examine an Internet page opened on the display screen of the terminal to thereby determine at least one standard that the Internet page supports* and ... *determining that the at least one supported standard includes a standard supported by the wallet program"*, claim 4, emphasis added. See the discussion in 4 above for claim 1. Moreover, as further discussed in 4 above in connection with claim 1, as Bishop does NOT satisfy this limitation, then claim 4 distinguishes over Bishop, and claim 4 is allowable.

7.   Claims 5-7 and 12 are dependent on claim 4. As a result, these dependent claims 5-7 and 12 are allowable at least on the grounds that their common parent claim 4 is allowable.

8.   Regarding claim 8, this claim recites similar language discussed above for claim 1, that is, the claimed invention includes an application *"configured to examine an Internet page opened on the display screen of the terminal to determine at least one standard that the Internet page supports* ... *[and]* to determine if a wallet program standard is among the at least one supported standard"*, claim 8, emphasis added. See the discussion in 4 above for claim 1. Moreover, as further discussed in 4 above in connection with claim 1, as Bishop does NOT satisfy this limitation, then claim 8 distinguishes over Bishop, and claim 8 is allowable.

9.   Claims 9-11 and 13-14 are dependent on claim 8. As a result, these dependent claims 9-11 and 13-14 are allowable at least on the grounds that their common parent claim 8 is allowable.

10.   In summary, for the foregoing reasons, it is respectfully submitted that all of the claims now present in the application are clearly novel and patentable over the prior art of record. Should any unresolved issue remain, the Examiner is invited to call

Applicants' attorney at the telephone number indicated below.

Respectfully submitted:

Wayne J. Egan (signature)

Wayne J. Egan

Date: _28 July 2008_
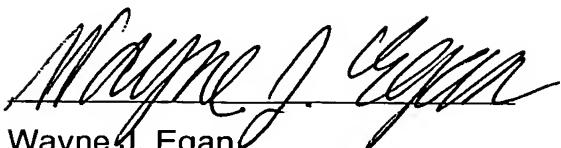
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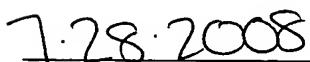
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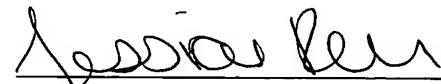
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